

CLAIMS

We claim:

1. An automated banking machine comprising:

a housing including an opening adapted to accept into the machine a stack of sheets, the stack including both currency notes and checks;

a separating mechanism in the machine wherein the separating mechanism separates the sheets individually from the stack;

an imaging device operative to produce an electronic representation of at least a portion of checks that have been separated from the stack;

a validating device operative to assess the validity of notes that have been separated from the stack;

a note handling mechanism operative to store notes assessed as valid through operation of the validating device.

2. The machine according to claim 1 and further comprising:

a cancellation device wherein the cancellation device is operative to mark checks that have been placed in the machine.

3. The machine according to claim 2 wherein the machine further comprises a check storage location, and wherein the machine is operative to store in the check storage location in the machine, checks that have been marked by the cancellation device.

4. The machine according to claim 1 wherein the machine further comprises a delivery device and wherein the delivery device is operative to deliver checks that have been marked by the cancellation device out of the machine through the opening.

5. The machine according to claim 1 wherein the note handling mechanism includes a note storage location, and wherein the note handling mechanism is operative to selectively store and dispense notes from the note storage location.

6. The machine according to claim 5 wherein the machine includes a plurality of note handling mechanisms, wherein each note handling mechanism is operative to store and dispense a different denomination of note.

7. The machine according to claim 1 wherein the machine includes a plurality of note handling mechanisms, wherein at least one of the note handling mechanisms is operative to dispense notes.

8. The machine according to claim 7 wherein at least one note handling mechanism is operative to both store and dispense notes.

9. The machine according to claim 8 wherein at least one note handling mechanism is operative to store but not dispense notes.

10. The machine according to claim 8 and further comprising at least one note dispensing mechanism that is not operative to receive notes.

11. The machine according to claim 1 and further comprising a stack assembly mechanism, wherein the stack assembly mechanism is operative to produce an assembled stack from individual documents housed in the machine.

12. The machine according to claim 11 wherein the assembled stack is delivered out of the machine through the opening.

13. The machine according to claim 12 and further comprising a cancellation device operative to mark checks that have had electronic images produced through operation of the imaging device, and wherein the stack assembly mechanism is operative to include checks in the assembled stack.

5 14. The machine according to claim 13 and further comprising at least one note dispensing mechanism, and wherein the machine is operative to dispense at least one note in response to receipt of a check, and wherein notes dispensed responsive to receipt of the check and the marked check are included in the assembled stack responsive to operation of the stack assembly mechanism.

10 15. The machine according to claim 14 and further comprising a receipt producing device, wherein receipts produced by the receipt producing device are included in the assembled stack responsive to operation of the stack assembly mechanism.

15 16. The machine according to claim 1 and further comprising at least one input device, wherein the at least one input device is operative to receive at least one input usable to identify a user of the machine.

17. The machine according to claim 1 wherein the machine includes at least one note dispensing device, wherein the machine is operative to deliver notes through the opening.

18. The machine according to claim 17 and further comprising a stack assembly mechanism, wherein the stack assembly mechanism is operative to place notes to be dispensed from the machine in an assembled stack prior to delivering the notes through the opening.

19. The machine according to claim 18 and further comprising a document producing device, wherein the document producing device produces documents, and wherein the stack assembly mechanism is operative to include documents produced by the document producing device in the assembled stack.

20. The machine according to claim 19 wherein the document producing device is operative to produce receipts for transactions conducted at the machine.

21. The machine according to claim 19 wherein the document producing device is operative to produce checks.

22. The machine according to claim 19 wherein the document producing device is operative to produce money orders.

23. The machine according to claim 22 wherein the machine comprises at least one input device, wherein the at least one input device is operative to receive at least one input usable

to identify a user of the machine, and wherein the machine is operative to limit the value of money orders provided to a particular user of the machine.

24. The machine according to claim 16 wherein the validating device is operative to identify at least one individual note separated from the stack, and wherein the machine is operative to store in a data store data corresponding to the at least one individual note and data usable to identify the user providing the at least one individual note to the machine.

25. The machine according to claim 24 wherein the at least one individual note comprises a suspect note.

26. The machine according to claim 25 wherein the machine further comprises a suspect note storage location, and wherein the machine is operative to cause the suspect note to be stored in the suspect note storage location.

27. The machine according to claim 24 wherein the validating device is operative to identify the at least one individual note by determining a serial number on the note.

28. The machine according to claim 27 wherein the machine includes a data store including note serial numbers, and wherein the machine is operative to compare a serial number

on the at least one individual note to data representative of the note serial number stored in the data store.

29. The machine according to claim 28 wherein the machine is operative to include in the data store data representative of serial numbers of notes accepted in the machine.

5 30. The machine according to claim 29 wherein the machine is operative to compare serial numbers of notes in the assembled stack, the serial numbers of notes previously accepted by the machine.

10 31. The machine according to claim 30 wherein the note handling device is further operative to dispense notes from the machine, and wherein the machine is operative to indicate in the data store the serial numbers of notes corresponding to notes dispensed from the machine.

15 32. The machine according to claim 16 and further comprising a document producing device, wherein the document producing device is operative to produce documents in exchange for notes input to the machine, and wherein the machine is operative to deliver the documents out of the housing.

33. The machine according to claim 32 wherein the documents comprise money orders.

34. The machine according to claim 32 and further comprising a data store, wherein the data store is operative to store data usable to identify a user receiving documents in exchange for notes input to the machine.

35. The machine according to claim 34 wherein the machine is operative to limit the documents an individual user can receive in exchange for notes input to the machine.

36. The machine according to claim 35 wherein the machine is operative to limit the value of documents an individual can receive in exchange for notes input to the machine.

37. The machine according to claim 34 wherein the at least one input device comprises a device for receiving a biometric input.

38. The machine according to claim 33 and further comprising a receipt producing device, and wherein the machine is operative to deliver a receipt produced by the receipt producing device for the money orders and to deliver such receipts out of the housing.

39. The machine according to claim 38 and further comprising a stack assembly mechanism, wherein the stack assembly mechanism is operative to include a money order produced by the document producing device and a receipt produced by the receipt producing device in an assembled stack in the machine.

40. The machine according to claim 39 wherein the assembled stack is delivered out of the machine through the opening.

41. A method comprising:

- (a) receiving a stack of sheets including notes and checks into an automated banking machine through an opening in the housing of the machine;
- (b) separating each of the sheets from the stack with a separating mechanism in the machine;
- (c) producing with an imaging device data corresponding to an image of at least a portion of a check separated from the stack;
- (d) assessing with a validating device the validity of at least one note separated from the stack;
- (e) accepting in the machine notes assessed as valid by the validating device.

42. The method according to claim 41 and further comprising:

- (f) marking the at least one check with a cancellation device subsequent to step (e).

43. The method according to claim 42 and further comprising:

delivering the at least one marked check out of the housing.

- 5 44. The method according to claim 41 and further comprising dispensing cash from the machine in response to the receipt of the at least one check by the machine.

45. The method according to claim 43 and prior to step (g) further comprising:

assembling notes and the at least one marked check into an assembled stack within the machine;

10 wherein in step (g) the check is delivered from the machine in the assembled stack.

46. The method according to claim 41 wherein in step (e) the at least one note is stored in a note handling device that is selectively operative to store and dispense notes, and further comprising:

dispensing the at least one note from the note handling device.

47. The method according to claim 46 and further comprising:

(f) assembling a plurality of notes dispensed by the note handling device into an assembled stack in the machine; and

(g) delivering the assembled stack from the machine to the opening.

48. The method according to claim 47 wherein the machine includes a document producing device, and further comprising prior to step (g):

producing a document with the document producing device;

placing the document in the assembled stack;

wherein in step (g) the produced document is delivered from the machine in the assembled stack.

49. The method according to claim 48 wherein the document produced by the document producing device comprises a receipt.

50. The method according to claim 48 wherein the document produced by the document producing device comprises a money order.

51. The method according to claim 48 wherein the document produced by the document producing device comprises a check.

5 52. The method according to claim 41 and further comprising receiving at least one input through at least one input device in the machine usable to identify a user of the machine.

53. The method according to claim 52 and further comprising:

determining through operation of the machine a serial number of a note received in the machine.

10 54. The method according to claim 53 and further comprising:

storing in at least one data store data usable to identify the user of the machine and the serial number of at least one note received into the machine from the user.

55. The method according to claim 52 wherein in step (d) a note is assessed as suspect, and further comprising storing in a data store data usable to determine the identity of a user providing the suspect note to the machine.

56. The method according to claim 55 and further comprising determining a serial number of the suspect note and storing in the data store, data corresponding to the serial number.

57. The method according to claim 52 and further comprising:

- (f) determining a serial number of at least one note received by the machine;
- (g) storing data representative of the at least one serial number in a data store.

58. The method according to claim 57 and further comprising:

- (h) comparing through operation of the machine at least one serial number of a note received by the machine to data corresponding to note serial numbers stored in the data store.

59. The method according to claim 58 and further comprising:

providing an indication that the serial number of a note received by the machine matches a serial number stored in the data store.

60. The method according to claim 57 and further comprising:

- (h) dispensing a note from the machine;
- (i) including an indication in the data store of a serial number of the note that has been dispensed from the machine.

61. The method according to claim 60 and further comprising:

including in the data store data usable to determine the user of the machine to whom the note is dispensed in step (h).

62. The method according to claim 57 and further comprising:

- (h) dispensing a note from the machine;
- (i) deleting data corresponding to the serial number of the dispensed note from the data store.

63. The method according to claim 57 and further comprising:

(h) producing at least one of a check or money order in the machine through operation of a document producing device responsive to at least one note received in the machine;

(i) delivering at least one of a check or money order to a user of the machine through the opening.

64. The method according to claim 63 and further comprising:

storing in correlated relation in a data store identifying data indicative of the at least one delivered check or money order with data usable to identify a particular user of the machine to whom the at least one check or money order is delivered in step (i).

65. The method according to claim 63 and further comprising:

limiting the value of the at least one check or money order delivered from the machine to a particular user in exchange for notes received by the machine from the user.

66. The method according to claim 64 and further comprising:

- (j) determining at least one serial number of at least one note received by the machine in exchange for the check or money order;
- (k) storing data corresponding to the at least one serial number in a data store in correlated relation with the data usable to determine the identity of a user of the machine receiving the check or money order.

67. The method according to claim 63 and prior to step (i) further comprising:

producing a receipt with a receipt producing device in the machine;

assembling the receipt and the at least one check or money order into an assembled stack through operation of a stack assembly mechanism in the machine;

wherein in step (i) the at least one check or money order is delivered from the machine in the stack.